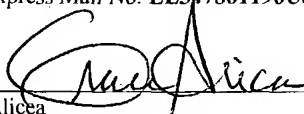


EXPRESS MAIL CERTIFICATE

I hereby certify that the enclosed paper/fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on **June 19, 2003**, Express Mail No. **EL547861196US**. Signature of Person mailing paper/fee:

Grace Alicea



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Date: June 19, 2003

FUNG

Serial No.: *Unassigned*

Group Art Unit: *Unassigned*

Filed: Herewith

Examiner: *Unassigned*

For: METHOD AND SYSTEM FOR MANAGING CREDIT-RELATED AND  
EXCHANGE RATE-RELATED RISK

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE  
STATEMENT UNDER 37 C.F.R. §1.97

Sir:

Pursuant to 37 C.F.R. §1.97 and §1.98, Applicants submit for consideration in the above-identified application the documents listed on the attached Form PTO-1449. The Examiner is requested to make these documents of record. This Information Disclosure Statement is being submitted:

- ☒ With copies.
- ☐ Without copies. Copies of the documents were previously submitted in an Information Disclosure Statement and/or Office Action, directed to the related application Serial No. \*, filed \*. This protocol conforms with 37 C.F.R. §1.98(d) and M.P.E.P. 609 (A)(2).
- ☐ The documents listed on the attached Form PTO-1449 were cited in a Search Report directed to a counterpart international or foreign application.
- ☒ With the application; accordingly, no fee or separate requirements are required.



- ☐ Within three months of the application filing date, or before mailing of a first Office Action on the merits.
- ☐ After receipt of a first Office Action on the merits, but before the mailing date of a Final Office Action under §1.113, or a Notice of Allowance §1.311. Accompanied by one of:
  - ☐ Certification under 37 CFR §1.97(e); or
  - ☐ The fee set forth in §1.17(p)
- ☐ After mailing of a final Office Action or Notice of Allowance, but on or before payment of the issue fee. Accompanied by:
  - ☐ Certification under 37 CFR §1.97(e); and
  - ☐ The fee set forth in §1.17(p)
- ☐ A Certification under 37 C.F.R. §1.97(e) is provided below:
  - ☐ I hereby certify that each item of information was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.

-or-

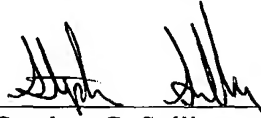
  - ☐ I hereby certify that no item of information was cited in a communication from a foreign patent office in a counterpart foreign application or, to the best of my knowledge after making a reasonable inquiry, was known to any individual designated in 37 C.F.R. §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

Applicants would appreciate the Examiner initialing and returning the Form PTO-1449, indicating that the information has been considered and made of record herein.

If any unresolved issues remain, please contact Applicant's attorney at the telephone number indicated below. The Commissioner is hereby authorized to charge any fees associated with this communication, or credit any overpayment, to Deposit Account No. 02-2120 (Sawyer Law Group LLP).

June 19, 2003  
Date

Respectfully submitted,

  
\_\_\_\_\_  
Stephen G. Sullivan  
Sawyer Law Group LLP  
Attorney for Applicant(s)  
Reg. No. 38,329  
(650) 493-4540



FORM PTO-1449 (Modified)  LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT  (Use several sheets if necessary)	ATTY. DOCKET NO. 2701P	SERIAL NO. To Be Assigned
	APPLICANT: FUNG	
	FILING DATE: Herewith	GROUP: To Be Assigned

**REFERENCE DESIGNATION U.S. PATENT DOCUMENTS**

EXAMINER INITIALS	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPRO.)
	6 3 9 0 4 7 2	05-21-02	Vinarsky			
	US 2002/0198816 A1	12-26-02	Gilbert et al.			
	US 2001/0034687 A1	10-25-01	Bushonville et al.			

**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO
	WO 02/46999 A2	06-13-02	PCT - WIPO			X	

**OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)**

	<a href="http://www.intrade.com">http://www.intrade.com</a> 6/11/2002
	<a href="http://www.betfair.com">http://www.betfair.com</a> 3/18/2003

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.